Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 37

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, F	Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)							
DeJesus, J	ose Enrique			DeJesus, Erika, Valentina					
All Other Names used by the Debtor in the and trade names):	last 8 years (include mai	ried, maiden	All Oth maide	her Names use en and trade na	d by the Joint mes):	Debtor in the	last 8 years (include married,		
Last four digits of Soc. Sec. or Individual-T (if more than one, state all) * *******		ur digits of Soc. e than one, stat	o oll\ *	*** - ** -2	r I.D. (ITIN) No./Complete EIN				
Street Address of Debtor (No. & Street, C	ty, and State):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):		
7416 Windstone Court			_ 741	6 Winds	tone Co	ourt			
Plainfield IL 60586				infield IL	-		60586		
County of Residence or of the Principal Pl	County	y of Residence	or of the Princ	cipal Place of	Business:				
KENI	DALL				K	ENDAL	.L		
Mailing Address of Debtor (if different from street address)				g Address of Jo	int Debtor (if o	different from s	street address):		
Location of Principal Assets of Business D	ebtor (if different from str	eet address a	above):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Bu (Check one b		Chap	oter of Bankru	otcy Code Ur	der Which th	e Petition is Filed (Check one box)		
■ Individual (includes Joint Debtors)	☐ Heath Care Busine	ess		hapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit D on page 2 of this form Corporation (includes LLC & LLP)	Single Asset Real defined in 11 U.S.0			hapter 9 hapter 11		of a Fore	eign Main Proceeding		
	Railroad	3.0. (0.2)	- ~.	hapter 12		☐ Chapter	15 Petition for Recognition		
☐ Partnership 	☐ Stockbroker☐ Commodity Broker		■ Ch	hapter 13		of a Fore	eign Nonmain Proceeding		
Other (If debtor is not one of the above entities, check this box	☐ Clearing Bank				Nature o	f Debts (Check	k one Box)		
and state type of entity below.)	☐ Other		■ De	ebts are primari	ly consumer	☐ Deb	ots are primarily business		
	Tax-Exempt			ebts, defined in		deb	ts.		
	(Check box, if ap ☐ Debtor is a tax-exe		_	101(8) as "incu dividual primaril	•				
	organization under	Title 26 of th		ersonal, family,	or household				
	United States Code Revenue Code).	e (the Interna	ıı pu	ırpose."					
Filing Fee (C	neck one box)		Chask	ana hav	Cha	pter 11 Debt	ors		
■ Filing Fee attached				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
			. □ □	ebtor is not a s	mall business	debtor as def	ined in 11 U.S.C. § 101(51D)		
Filing Fee to be paid in installments (a signed application for the court's consi	deration certifying that the	debtor is	□ D		ate nonconting	gent liquidated	I debts (excluding debts owed to		
unable to pay fee except in installment	s. Rule 1006(b). See Offic	oial Form 3A.	<u>in</u>	nsiders or afflia	tes) are less t				
☐ Filing Fee wavier requested (applicable	•			k all applicable plan is being fi		etition.			
attach signed application for the court ^t	consideration. See Offic	iai FOIIII 3B.	l n A	cceptances of t f creditors, in a	•		etition from one of more classes § 1126(b).		
Statistical/Administrative Information Debtor estimates that funds will be available.	ilable for distribution to u	accoured are	dtion				This space is for court use only		
Debtor estimates that turids will be away Debtor estimates that, after any exem funds available for distribution to unse	ot property is excluded an			es paid, there w	rill be no				
Estimated Number of Creditors									
1- 50- 100-	200- 1,000-	5,001-	10,001	25,001	50,001	Over			
49 99 199 Estimated Assets	999 5,000		25,000	50,000	100,000	100,000			
\$0 to \$50,001to \$100,001 to	\$500,001 \$1,000,001		\$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000 \$100,000 \$500,000	to \$1 to \$10 million	to \$50	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities									
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 \$1,000,001 to \$1 to \$10	\$10,000,001	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			

B1 (Official Form	<u>1 1) (1/08) Document</u>	Page 2 of 37					
	Voluntary Petition	Name of Debtor(s)					
This _I	page must be completed and filed in every case)	DeJesus, Jose Enrique Erika Valentina DeJesus					
		Erika va	lientina Dejesus				
	All Prior Bankruptcy Case Filed Within Last 8						
Location Where File	d:	Case Number:	Date Filed:				
<u>IL</u>		00-10888	04/11/00				
None							
F	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one,	attach additional sheet)				
Name of Debtor:		Case Number:	Date Filed:				
None							
District:		Relationship:	Judge:				
forms 10K and pursuant to Se 1934 and is rec	Exhibit A sted if debtor is required to file periodic reports (e.g., 1 10Q) with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of questing relief under chapter 11.)	(To be completed if debtor is an individ I, the attorney for the petitioner named in have informed the petitioner that [he or or 13 of title 11, United States Code, an each such chapter. I further certify that required by 11 USC § 342(b).	she] may proceed under chapter 7, 11, 12 d have explained the relief available under I have delivered to the debtor the notice				
☐ Exhibit A	A is attached and made a part of this petition.	/s/ Justii	n R. Storer				
		Justin R. Storer	Dated: 06/16/2008				
Yes, and No. (7 Exhibit D If this is a	To be completed by every individual debtor. If a joint petition is file to completed and signed by the debtor is attached and made a parajoint petition: also completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and metalso completed and signed by the joint debtor is attached and signed by	ibit D ed, each spouse must complete and attack t of this petition. ade a part of this petition. ng the Debtor - Venue pplicable Box.) cipal place of business, or principal attack onger part of such 180 days than in a	h a separate Exhibit D.) assets in this District for 180 days iny other District. ding in this District. assets in the United is a defendant in an action				
	Certification by a Debtor Who Reside		al Property				
	Landlord has a judgment against the debtor for possess	olicable boxes.)	ecked complete the				
Ц	following.)		sonca, complete the				
	(Name of landlord that obtained judgmen	t)					
	(Address of Landlord)						
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave ripossession was entered, and						
	Debtor has included in this petition the deposit with the	court of any rent that would become	due during the 30-day				
_	period after the filing of the petition.	, ,					
	Debtor certifies that he/she has served the Landlord with	n this certification. (11 U.S.C. § 362(1)))				

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Mair Document Page 3 of 37

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

DeJesus, Jose Enrique Erika Valentina DeJesus

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Jose Enrique DeJesus Jose Enrique DeJesus

Dated: 05/24/2008

/s/ Erika Valentina DeJesus Erika Valentina DeJesus

Dated: 05/24/2008

Signature of Attorney

/s/ Justin R. Storer

Signature of Attorney for Debtor(s)

Justin R. Storer

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 06/16/2008

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$310,000	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$19,445	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$305,745	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$34,450	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,069			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,875			
TOTALS	\$ 329,445 TOTAL ASSETS	\$ 340,195 TOTAL LIABILITIES						

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 5 of 37

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 6,069.30
Average Expenses (from Schedule J, Line 18)	\$ 5,874.50
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 14,800.69

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 34,450.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 35,450.00

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 6 of 37

Document Page 6 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
7416 Windstone Court Plainfield, IL 60586 (Debtor's Residence)	Fee Simple	J	\$ 310,000	\$ 298,145

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$310,000.00



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with LaSalle Bank, #5405		\$	250
		Checking account with LaSalle Bank, #6847	J	\$	50
		Checking account with eTrade, #0214	J	\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	н	\$	40
06. Wearing Apparel		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.		Watch, jewelry, wedding set	J	\$	750
08. Firearms and sports, photographic, and other hobby equipment.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.				
22. Patents, copyrights and other intellectual property. Give particulars.	X	Economic stimulus		\$ 2,100
23. Licenses, franchises and other general intangibles.	X			
PFG Record # 343114		 	orm B6	B (10/05) Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

SCF	łΕC	OULE B - PERSONAL PROPERTY		
Type of Property	Type of Property N O N E Description and Location of Property		H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		2003 Envoy SUV w/ 126,000 mi 2003 Jeep Cherokee w/ 126,000 miles 2003 Pontiac Grand Am (daughter drives)		\$ 5,055 \$ 2,000 \$ 2,000
26. Boats, motors and accessories.	Х	, ,		
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		Family Pets/Animals	J	none
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Timeshare: Unit 1992/Week 41		\$ 5,000
		Total (Report also on Summary of Schedules)		\$19,445

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 10 of 37 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption	
00. Real Property 7416 Windstone Court Plainfield, IL 60586 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 310,000	
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
Checking account with LaSalle Bank, #5405	735 ILCS 5/12-1001(b)	\$ 250	\$ 250	
Checking account with LaSalle Bank, #6847	735 ILCS 5/12-1001(b)	\$ 50	\$ 50	
Checking account with eTrade, #0214	735 ILCS 5/12-1001(b)	\$ 100	\$ 100	
04. Household goods and furnishings, including audio, video, and computer equipment.				
Household goods; TV, DVD, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 40	\$ 40	
06. Wearing Apparel		2 400		
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100	
07. Furs and jewelry.				
Watch, jewelry, wedding set	735 ILCS 5/12-1001(b)	\$ 750	\$ 750	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.				

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 11 of 37 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT						
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875				
		Current Value of				

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Economic stimulus	735 ILCS 5/12-1001(b)	\$ 2,100	\$ 2,100
25. Autos, Truck, Trailers and other vehicles and accessories.			
2003 Envoy SUV w/ 126,000 mi	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 600	\$ 5,055
2003 Jeep Cherokee w/ 126,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,000
2003 Pontiac Grand Am (daughter drives)	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000

Document Page 12 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

			Ū						
	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Chase Home Finance Bankruptcy Department PO Box 78116 Phoenix AZ 85062 Acct No.: 0026561449		J	Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 310,000 Intention: Reaffirm 524 (c) *Description: 7416 Windstone Court Plainfield, IL 60586 (Debtor's Residence)				\$ 298,145	\$ 0
2	Vistana Lakes Condo Assoc Attn: Bankruptcy Dept. PO Box 105120 Atlanta GA 30348 Acct No.: 01251992XX418216988			Dates: 2005 Nature of Lien: Mortgage Market Value: \$ 5,000 Intention: Reaffirm 524 (c) *Description: Timeshare: Unit 1992/Week 41				\$ 6,000	\$ 1,000
3	Vistana Lakes Condo Assoc Attn: Bankruptcy Dept. PO Box 105120 Atlanta GA 30348 Acct No.: 01251992XX418216988		J	Dates: 2005 Nature of Lien: Property Taxes Market Value: \$ 5,000 Intention: None *Description: Timeshare: Unit 1992/Week 41				\$ 1,600	\$ 0

Total

\$ 305,745

\$ 1,000

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 13 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 14 of 37

Document Page 14 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	Capital One Bank Attn: Bankruptcy Dept. PO Box 5294 Carol Stream IL 60197 Acct #: 5178052401152711		J	Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,650
2	Capital One Bank Bankruptcy Dept. PO Box 5294 Carol Stream IL 60197 Acct #: 4862362519298544		J	Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,100
3	Capital One Bank Bankruptcy Dept. PO Box 5294 Carol Stream IL 60197 Acct #: 4388642363293252		J	Dates: 2005 Reason: Credit Card or Credit Use				\$ 500

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Inliquidated Contingent Disputed **Date Claim Was Incurred and** Codebtor Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С Chase 4 J Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use \$ 20,000 PO Box 15153 Wilmington DE 19886 Acct #: 5490910429009893 **Sears Credit Cards** Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use \$ 800 PO Box 183081 Columbus OH 43218 Acct #: 5049948032458780 Target National Bank Dates: 2004 Bankruptcy Dept. Reason: Credit Card or Credit Use 1,950 PO Box 59317 Minneapolis MN 55459 Acct #: 4352375033635931 Washington Mutual Card Svcs. J Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use 3.650 PO Box 660487 Dallas TX 75266 Acct #: 4559515000026686 **Washington Mutual Card Svcs.** J Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use 2.800 PO Box 660487 Dallas TX 75266 Acct #: 4361459900015986

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 34,450.00



Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 16 of 37

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

Document Page 17 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



UNITED STATES BARKRUPT OF COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Married	daughter, 17, daughter, 15, son, 1	3, ,				
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Store Director	Administrative Coordinator				
Name of Employer:	Jewel Food Stores	Robinson Brick Co.				
Years Employed	22 years	1.5 years				
Employer Address:	1401 W. Jefferson	1975 Ancutt Road				
City, State, Zip	Joliet, IL 60435	Montgomery, IL 60538				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 6,124.99	\$ 3,250.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 6,124.99	\$ 3,250.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 1,343.64	\$ 483.00
b. Insurance	\$ 854.49	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 624.56	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,452.54	\$ 483.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,302.30	\$ 2,767.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.	·	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,302.30	\$ 2,767.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 6,06	9.30
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	. if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 343114 Form B6I (10/06) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$3,310.00 a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No 2. Utilities: a. Electricity and Heating Fuel \$ 294.00 b. Water, Sewer, Garbage \$ 75.00 c. Cellphone, Internet \$ 210.00 d. Other **Home Phone and Cable Television** \$ 220.00 3. Home Maintenance (repairs and upkeep) \$ 50.00 4. Food \$ 500.00 5. Clothing \$90.00 6. Laundry and Dry Cleaning \$ 40.00 \$50.00 7. Medical and Dental Expenses \$ 469.50 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ 100.00 10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's b. Life \$c. Health d. Auto \$ 241.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$225.00 \$155.00 \$30.00 \$0.00 \$ -\$40.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 5,874.50 the Stastical of Summary of Certain Liabilities and Related Data. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None a. Average monthly income from Line 15 of Schedule I \$6,069.30 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$5,874.50 c. Monthly net income (a. minus b.) \$ 194.80 \$ 195.00 d. Total amount to be paid into plan monthly

Document Page 20 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/24/2008

/s/ Jose Enrique DeJesus

Jose Enrique DeJesus

Dated: 05/24/2008

/s/ Erika Valentina DeJesus

Erika Valentina DeJesus

Erika Valentina DeJesus

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 21 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: \$58,417 ytd 2007: \$118,155 2006: \$100,000	employment	
Spouse		
AMOUNT	SOURCE	_

Document Page 22 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

ST	ATEMENT OF FI	INANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE	_	
2008: \$12,410 ytd 2007: \$30,145 2006: \$28,000	employment		
02. INCOME OTHER THAN FROM E	MPLOYMENT OR OPERATIO	N OF BUSINESS:	
the two years immediately preceding t	the commencement of this case lling under chapter 12 or chapte	employment, trade, profession, operation of the e. Give particulars. If a joint petition is filed, st er 13 must state income for each spouse whe iled.)	ate income for each
AMOUNT	SOURCE	_	
Spouse			
AMOUNT	SOURCE	_	
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	C.		
services, and other debts to any creditivalue of all property that constitutes of that were made to a creditor on accouran approved nonprofit budgeting and a	tor made within 90 days immed r is affected by such transfer is int of a domestic support obliga creditor counseling agency. (N	MER DEBTS: List all payments on loans, institutely proceeding the commencement of this not less than \$600.00. Indicate with an asteration or as part of an alternative repayment softarried debtors filing under chapter 12 or chaptiled, unless the spouses are separated and a	case if the aggregate risk (*) any payments chedule under a plan by oter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Lourdes Delgado, 2954 N. Luna, Chicago 60641	February 2008	\$2,200, repaid loan for auto maintenance	Nothing
	monthly		

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 23 of 37

Document Page 23 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount of Creditor

 Of Creditor
 Payment/Transfers
 Transfers
 Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

Contract

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

Chase Bank USA NA v. Erika DeJesus Circuit Court of Cook County, First Municipal Division Dismissed by stipulation

2007 M1 147869

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 24 of 37

Document Page 24 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

or Organization Relationship to Debtor, If Any Date of Gift Description and Value of Gift

Document Page 25 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

3,500.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2008

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 \$50.00

Document Page 26 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property

Transferee, Relationship . Transferred and to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Description of Other Depository

Access to Box or depository

Contents

Date of Transfer or Surrender, if Any

Document Page 27 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

13. SETOFFS:			
of this case. (Married debtors filin	tor, including a bank, against a debt or g under chapter 12 or chapter 13 mus the spouses are separated and a joint	t include information concerning e	• •
Name and Address of Creditor	Date of Setoff	Amount of Setoff	-
14. LIST ALL PROPERTY HELD List all property owned by anothe	FOR ANOTHER PERSON: r person that the debtor holds or contr	ols.	
Name and Address of Owner	Description and Value of Property	Location of Property	-
15. PRIOR ADDRESS OF DEBT	OR(S):		
	(3) years immediately preceding the concated prior to the commencement of		•
•	Name	Dates of	
Address	Used	Occupancy	-
		Occupancy	-
16. SPOUSES and FORMER SP If the debtor resides or resided in Louisiana, Nevada, New Mexico,		wealth, or territory (including Alask Visconsin) within eight (8) years im	mediately preceding the

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 28 of 37

Document Page 28 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address ofDocketStatus ofGovernmental UnitNumberDisposition

Document Page 29 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

Name & Last Four Digits of

STATEMENT OF FINANCIAL AFFAIRS

NONE	
X	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
b. Identify any business listed in sub-	division a., above, that is "single	asset real estate" as defined in 11 US	SC 101.
Name	Address		
The following questions are to be contained to be contained to be executive, or owner of more than 5 per partnership, a sole proprietor, or self-	ly preceding the commencement ercent of the voting or equity sec	urities of a corporation; a partner, other	officer, director, managing er than a limited partner, of a
	complete this portion of the state g the commencement of this cas	ment only if the debtor is or has been	ı in business, as defined abo

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

Document Page 30 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	duals who within two (2) years immediately properties of the debtor.	eceding the filing of this bankruptcy case have audited the bo	ooks
·		Dates Services	
Name	Address	Rendered	
	uals who at the time of the commencement of books of account and records are not available	f this case were in possession of the books of account and rele, explain.	ecord
Name	Address		
	ntions, creditors and other parties, including n two (2) years immediately preceding the cor	percantile and trade agencies, to whom a financial statement numericement of this case.	was
Name and	Date		
Address	Issued		
the dollar amount and basi Date of	s of each inventory.	e of the person who supervised the taking of each inventory, Dollar Amount of Inventory (specify cost, market of other	and
List the dates of the last tw the dollar amount and basi Date	s of each inventory.	Dollar Amount of Inventory	and
List the dates of the last tw the dollar amount and basi Date of Inventory	s of each inventory. Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other	and
List the dates of the last tw the dollar amount and basi Date of Inventory	s of each inventory. Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	and
List the dates of the last tw the dollar amount and basi Date of Inventory	Inventory Supervisor ess of the person having possession of the re Name and Addresses of Custodian	Dollar Amount of Inventory (specify cost, market of other basis)	and
List the dates of the last tw the dollar amount and basi Date of Inventory b. List the name and addre Date of Inventory	Inventory Supervisor Supervi	Dollar Amount of Inventory (specify cost, market of other basis) cords of each of the inventories reported in a., above.	and
List the dates of the last tw the dollar amount and basi Date of Inventory b. List the name and addre Date of Inventory	Inventory Supervisor ess of the person having possession of the re Name and Addresses of Custodian of Inventory Records	Dollar Amount of Inventory (specify cost, market of other basis) cords of each of the inventories reported in a., above.	and

Document Page 31 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

	STATEWENT OF I	FINANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFF	ICERS, DIRECTORS AND SHA	REHOLDERS:	
a. If the debtor is a partnership, list	nature and percentage of interes	st of each member of the partnership.	
Name	Nature	Percentage of	
and Address	of Interest	Interest	
21b. If the debtor is a corporation, controls, or holds 5% or more of th		corporation; and each stockholder who directly one corporation.	or indirectly owns,
Name		Nature and Percentage of	
and Address	Title	Stock Ownership	
		nership interest of each member of the partners	hip.
			hip.
If the debtor is a partnership, list th . Name	e nature and percentage of part . Address list all officers, or directors whos	nership interest of each member of the partners Date of	
Name	e nature and percentage of part . Address list all officers, or directors whos	nership interest of each member of the partners Date of Withdrawal	
If the debtor is a partnership, list the Name 22b. If the debtor is a corporation, immediately preceding the comme	e nature and percentage of part Address list all officers, or directors whose second of this case.	Date of Withdrawal e relationship with the corporation terminated with the coff	
If the debtor is a partnership, list the Name 22b. If the debtor is a corporation, immediately preceding the comme Name and Address	e nature and percentage of part . Address list all officers, or directors whose second of this case Title	Date of Withdrawal e relationship with the corporation terminated with the corporation termin	
If the debtor is a partnership, list the Name 22b. If the debtor is a corporation, immediately preceding the comme Name and Address 23. WITHDRAWALS FROM A PARIF the debtor is a partnership or corform, bonuses, loans, stock redem	e nature and percentage of part . Address list all officers, or directors whose neement of this case	Date of Withdrawal e relationship with the corporation terminated with the corporation termin	ithin one (1) year
If the debtor is a partnership, list the Name 22b. If the debtor is a corporation, immediately preceding the comme Name and Address 23. WITHDRAWALS FROM A PAR	e nature and percentage of part . Address list all officers, or directors whose neement of this case	Date of Withdrawal e relationship with the corporation terminated with the corporation Date of Termination N BY A COPORATION:	ithin one (1) year

Document Page 32 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/24/2008 /s/ Jose Enrique DeJesus

Jose Enrique DeJesus

X Date & Sign

Dated: 05/24/2008 /s/ Erika Valentina DeJesus

Erika Valentina DeJesus

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 08-15395 Doc 1 Filed 06/16/08 Entered 06/16/08 15:39:18 Desc Main Document Page 33 of 37

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$2,800 \$2,800

2. The source of the compensation paid to me was:

Other:	(snecify
	l Other:

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 06/16/2008 /s/ Justin R. Storer

Attorney Name: Justin R. Storer
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6293889

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtorš

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Attorney: Justin R. Storer Bar No: 6293889

PFG Record # 343114

Document Page 35 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus, and Erika Valentina DeJesus / Debtors

Attorney for Debtor: Justin R. Storer

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/24/2008 /s/ Jose Enrique DeJesus

Jose Enrique DeJesus

X Date & Sign

Dated: 05/24/2008

/s/ Erika Valentina DeJesus

Erika Valentina DeJesus

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 36 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the

	United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.
Dat	ed: 05/24/2008 /s/ Jose Enrique DeJesus Sign & Date

Jose Enrique DeJesus

Here

Document Page 37 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Enrique DeJesus and Erika Valentina DeJesus, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Daiel	i. UJ/24/2000	Erika Valentina DeJesus	Here
Dated	d: 05/24/2008	/s/ Erika Valentina DeJesus	Sign & Date
I certi	fy under penalty of perjury	that the information provided above is true and correct	
d	The United States trustee or oes not apply in this district.	bankruptcy administrator has determined that the credit counseling requ	irement of 11 U.S.C. § 109(h)
	Active military duty in a mili		
p.	articipate in a credit counseling brief	I.S.C. § 109(h)(4) as physically impaired to the extent of being unable, afting in person, by telephone, or through the Internet.);	er reasonable effort, to
	realizing and making rational decis	ions with respect to financial responsibilities.);	,
b <u>y</u>	y a motion for determination by the o	a credit counseling briefing because of: [Check the applicable statement court.] U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental defi	
p d p	redit counseling briefing within the fi rovided the briefing, together with a eadline can be granted only for cau- eriod. Failure to fulfill these require ankruptcy case without first receivin	easons stated in your motion, it will send you an order approving your recret 30 days after you file your bankruptcy case and promptly file a certific copy of any debt management plan developed through the agency. Any se and is limited to a maximum of 15 days. A motion for extension must liments may result in dismissal of your case. If the court is not satisfied will ge a credit counseling briefing, your case may be dismissed.	ate from the agency that extension of the 30-day oe filed within the 30-day th your reasons for filing your
;	days from the time I made my reque	edit counseling services from an approved agency but was unable to obta st, and the following exigent circumstances merit a temporary waiver of the court. [Must be accompanied by a motion for determination by the court.]	ne credit counseling requirement
	United States trustee or bankruptcy performing a related budget analysis	e the filing of my bankruptcy case, I received a briefing from a credit coun administrator that outlined the opportunties for available credit counselings, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayrer your bankruptcy case is filed.	g and assisted me in provided to me. You must file
	United States trustee or bankruptcy performing a related budget analysis	administrator that outlined the opportunities for available credit counseling administrator that outlined the opportunities for available credit counseling, and I have a certificate from the agency describing the services provide payment plan developed through the agency.	and assisted me in